

In the matter of:

**The Lincoln National Life Insurance Company
Of Fort Wayne, Indiana
1300 S. Clinton St.
Fort Wayne, IN 46802**

THIS CAUSE came on for consideration and final agency action by the Colorado Division of Insurance (hereinafter "Division"). Upon consideration of the record, and being otherwise fully advised in the premises, the Insurance Commissioner of this state hereby finds:

2. The alleged practices affected citizens of this state. LNL is licensed to transact insurance in this state. As affecting this state, The Division has jurisdiction over the subject matter of this proceeding and LNL.

3. A settlement has been presented to the Division, the terms of which are set forth in the Settlement Agreement and Order dated October 4, 2005, which has been executed by LNL and the Indiana Department of Insurance, in its capacity as primary negotiator which is attached hereto as Exhibit "A."

4. Upon review of the Settlement Agreement and Order, it is found that it is a fair and proper disposition of the matters addressed therein.

IT IS THEREFORE ORDERED:

The Settlement Agreement and Order dated October 4, 2005, Exhibit "A" hereto, is hereby approved, adopted and fully incorporated herein by reference. LNL shall immediately initiate compliance with all terms and conditions of the Settlement Agreement and Order as incorporated herein. All terms and conditions of the regulatory Settlement Agreement are hereby ORDERED.

DONE and ORDERED this 21st day of October, 2005.

A handwritten signature in cursive script, appearing to read "Erin Toll", written over a horizontal line.

Erin Toll
Deputy Commissioner of Compliance
and Market Regulation
Colorado Division of Insurance